

Fill in this information to identify your case:

Debtor 1 James F Lowery  
Debtor 2 Esther O Lowery  
(Spouse, if filing)  
United States Bankruptcy Court for the: MIDDLE DISTRICT OF PENNSYLVANIA  
Case number 1:14-bk-03818-RNO  
(If known)

Check if this is:

An amended filing  
 A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form B 6I

### Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

1. **Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

**Employment status**

Debtor 1	Debtor 2 or non-filing spouse
<input type="checkbox"/> Employed	<input type="checkbox"/> Employed
<input checked="" type="checkbox"/> Not employed	<input checked="" type="checkbox"/> Not employed
<u>Deceased - January 18, 2016</u>	<u>Retired - Unemployed</u>
<u>Employer's name</u>	<u>Employer's address</u>

**How long employed there?**

#### Part 2: Give Details About Monthly Income

**Estimate monthly income as of the date you file this form.** If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

- List monthly gross wages, salary, and commissions** (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.
- Estimate and list monthly overtime pay.**
- Calculate gross Income.** Add line 2 + line 3.

For Debtor 1	For Debtor 2 or non-filing spouse
2. \$ <u>0.00</u>	\$ <u>0.00</u>
3. +\$ <u>0.00</u>	+\$ <u>0.00</u>
4. <u>0.00</u>	<u>0.00</u>

	For Debtor 1	For Debtor 2 or non-filing spouse
4. Copy line 4 here .....	\$ <b>0.00</b>	\$ <b>0.00</b>

5. List all payroll deductions:

5a. Tax, Medicare, and Social Security deductions	5a. \$ <b>0.00</b>	\$ <b>0.00</b>
5b. Mandatory contributions for retirement plans	5b. \$ <b>0.00</b>	\$ <b>0.00</b>
5c. Voluntary contributions for retirement plans	5c. \$ <b>0.00</b>	\$ <b>0.00</b>
5d. Required repayments of retirement fund loans	5d. \$ <b>0.00</b>	\$ <b>0.00</b>
5e. Insurance	5e. \$ <b>0.00</b>	\$ <b>0.00</b>
5f. Domestic support obligations	5f. \$ <b>0.00</b>	\$ <b>0.00</b>
5g. Union dues	5g. \$ <b>0.00</b>	\$ <b>0.00</b>

**Debtor Wife's Social Security**

5h. Other deductions. Specify: <b>Medicare Medical Insurance</b>	5h. + \$ <b>0.00</b>	+ \$ <b>121.00</b>
<b>Debtor Wife's Supplemental Medical Insurance</b>	\$ <b>0.00</b>	\$ <b>55.00</b>

6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.

6. \$ **0.00** \$ **176.00**

7. Calculate total monthly take-home pay. Subtract line 6 from line 4.

7. \$ **0.00** \$ **-176.00**

8. List all other income regularly received:

8a. Net income from rental property and from operating a business, profession, or farm

Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.

8a. \$ **0.00** \$ **0.00**

8b. Interest and dividends

8b. \$ **0.00** \$ **0.00**

8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive

Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.

8c. \$ **0.00** \$ **0.00**

8d. Unemployment compensation

8d. \$ **0.00** \$ **0.00**

8e. Social Security

8e. \$ **0.00** \$ **1,698.90**

8f. Other government assistance that you regularly receive

Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.

Specify: \_\_\_\_\_

8f. \$ **0.00** \$ **0.00**

8g. Pension or retirement income

8g. \$ **0.00** \$ **673.29**

8h. Other monthly income. Specify: \_\_\_\_\_

8h. + \$ **0.00** + \$ **0.00**

9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.

9. \$ **0.00** \$ **2,372.19**

10. Calculate monthly income. Add line 7 + line 9.

Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.

10. \$ **0.00** + \$ **2,196.19** = \$ **2,196.19**

11. State all other regular contributions to the expenses that you list in Schedule J.

Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: \_\_\_\_\_

11. + \$ **0.00**

12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.

Write that amount on the *Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data*, if it applies

12. \$ **2,196.19**

**Combined monthly income**

**13. Do you expect an increase or decrease within the year after you file this form?**

No.

Yes. Explain:

**Debtor(s) experienced a substantial and continuing change of circumstances during the Chapter 13 bankruptcy case. Debtor Husband, James F Lowery passed away on January 18, 2016. He was the main source of employment income for the family. Debtor Wife, Esther O Lowery is retired receiving Social Security and Pension. Additionally Debtor, Wife, due to health issues is encountering an increase in medical treatments and costs.**

**Debtor, Wife was offered a loan modification agreement pertaining to her homestead residence located at 123 West Main Avenue Myerstown, PA 17067. Continued living arrangements under the current condition are not feasible. She is seeking or already has obtained Court approval of the loan modification and a release from the bankruptcy repayment plan.**